



NATIONAL E-GOVERNANCE SERVICES LIMITED
(UNION GOVERNMENT COMPANY)

**Integration of eBG Document Pull API
V 1.1
API Integration Document**

API to fetch the eBG Document

Introduction:

This API will be used by the clients that are consuming DDE eBG service. Clients will trigger this API to fetch the eBG document.

Request URL:

Below is the end point URL on which the data is to be submitted:

<https://stg.nesl.co.in/DDEeBGAddOnAPI/eBGDocumentPull/request>

There is a Basic Auth implementation in the API considering **userid:password** as an input to Basic Authentication. The **userid** and **password** will be shared by NeSL.

Request Parameters:

Below are the request parameters:

SI No	Incoming Parameter Details	Parameter Name	Field Type	Mandatory	Description
1	Transaction ID	txn_id	Alpha Numeric	Y	Unique Transaction id of the API transaction.
2	eBG Reference Number	ebg_ref_no	Alpha Numeric	Y	EBG Reference number for which request has been initiated.
3	Retrieval Type	retrieval_type	This will be a pre-defined list of values	Conditional Mandatory (if the retrieval_type values are provided, dde_sbmtr_txnid will be optional)	Values: • Issuance • Amendment • Renewal • Partial Invocation • Invocation • Cancellation • Closure • lastrecord
4	DDE Submitter Transaction ID	dde_sbmtr_txnid	Alphanumeric + Special characters	Conditional Mandatory (if the dde_sbmtr_txnid values are provided, retrieval_type will be optional)	The issuing bank submitter transaction ID as part of the DDE API request.

Request Payload:

```
{
  "txn_id" : "ABCD1234",
  "ebg_ref_no" : "eBG1234",
  "retrieval_type" : "lastrecord",
  "dde_sbmtr_txnid": ""
}
```

Request JSON:

Client will digitally sign the unencrypted request payload using their private certificate.

```
{
  "sessionId" : "ghegjskjakjkJAKJaksdsdghjhg",
  "ciphertext" :
  "hdgydfryewtysYFAYSGYDFGDGSGAgashdegfgdgGuarogfjdzsyugiirur,
  "digisign" :
  "sdjgfjksdfjwelhrowernsdfbsdkljfjasb2342asklfbsdklbfdsldf;
  fsdlfsdklfbksdbfsdklfbksdfbksdbf;sdfwsehrowehrlsdbnfkbsdfbsd
  kfbsdkfbsdkfbsdkl"
}
```

Session ID	The session ID is a randomly generated value. This session ID will be encrypted using RSA algorithm using NeSL's public certificate and the encrypted session ID will be passed as part of the request payload
ciphertext	Client will encrypt the request json object using a 32-bit unencrypted session ID as the key using AES algorithm with CBC mode and IV parameter of length 16. IV parameter can be determined by taking the first 16 bytes of the decoded session ID value.
digisign	This is the digital signature value by taking the hash of the unencrypted request json payload. This will be done using the Clients's private key.

JSON field details

Below are the details of the JSON response parameters.

Sl. No	Request Parameter Name	Request Parameter Description	Max length	Data Type	Mandatory	Description of the field
1	txn_id	Transaction ID	10	Alphanumeric	M	Unique transaction id of the API transaction.
2	response_code	Response code	NA	Alphanumeric	M	
3	response_msg	Response Message	NA	Alpha	M	
Party Details Section						
4	name	Party name	100	Alphanumeric	M	Name of the individual party/ Name of the entity.
5	ovdtype	Officially valid document type	20	This will be a pre-defined list of values.	M	Values: • panno (Where PAN is not applicable, then the UIN allotted by NeSL will be available) • driving license • voter id • passport • others
6	ovdid	Officially valid document ID value	30	Alphanumeric	M	The value of the corresponding ovd id
7	reltoctrct	Relationship of the party	NA	This will be a pre-defined list of values	M	Values: • Debtor • Guarantor • Co-Obligant • Creditor • Beneficiary <i>(For eBG, Debtor is Applicant, Creditor is Issuing Bank)</i>
8	bucode	Business Unit Code	30	Alphanumeric	O	This will be the Business Unit Code of the party.
9	doi	Date of Incorporation	NA	Date format (yyyy- MM-dd)	O	Date of Incorporation of the Entity/ Date of Birth of the Individual

						party.
10	emlid	Email ID	100	Alphanumeric	M	Email address of the Entity/ Email address of the Individual party.
11	cntctno	Contact number	10	Numeric	Conditional Mandatory for the value of reltocntrct as Creditor.	Contact number of the Entity/ Contact number of the Individual party.
12	lgcnstn	Legal Constitution of the party	50	This will be a pre-defined list of values.	O	Values: Resident Individual Public Ltd Private Ltd LLP Proprietorship Partnership Entity Created by Statute Trust HUF Co-op Society Association of Persons Government Self Help Group Non-Resident Foreign Company
13	reg_addr	Registered office address	300	Varchar	O	Registered office address for Legal Entity
14	reg_pin	Registered office address pincode	10	Varchar	O	PIN code for registered address
15	comm_addr	Communication address	300	Varchar	O	Communication address for legal entity
16	comm_pin	Communication address pincode	10	Varchar	O	PIN code for Communication address
17	enttyfreetxt1	Flexi field 1*	100	Alphanumeric	O	Flexi field 1
18	enttyfreetxt2	Flexi field 2*	100	Alphanumeric	O	Flexi field 2
19	enttyfreetxt3	Flexi field 3*	100	Alphanumeric	O	Flexi field 3
20	enttydtvalue4	Flexi field 4*	NA	Date format (yyyy- MM-dd)	O	Flexi field 4

21	enttydtvalue5	Flexi field 5*	NA	Date format (yyyy- MM-dd)	O	Flexi field 5
* Any key information of the eBG shared by bank						
Loan Details Section						
22	loanno	eBG reference number	30	Alphanumeric	M	eBG reference number
23	snctnamt	sanction amount	19	Numeric (16,2)	M	Original BG amount
24	currofsanc	Sanction Currency	NA	This is a list of value	M	3 char currency code as per ISO 4217 standards e.g. INR, USD, EUR, JPY etc.
25	ntrofcrdt	Type of debt	NA	This is a list of value	M	Values: - Financial - Operational
26	fundtyp	Funded Type	NA	This is a list of value	M	Values: - Funded - Non-fund
27	crdtsubtyp	Credit Subtype (Debt Facility type)	NA	This is a list of value	M	Values: - GRNT - HeBG (For HeBG, the first event should be either amendment or renewal)
28	fclynm	Facility name of the debt	300	Text	O	Description of Debt Facility
29	toutstndamt	Total Outstanding Amount	19	Numeric (16,2)	O	Latest Outstanding Amount of eBG
30	currofdebt	Currency of Outstanding	NA	This is a list of value	O	3 char currency code as per ISO 4217 standards e.g. INR, USD, EUR, JPY etc.
31	isacctclosed	Account Closed Flag	NA	This is a list of value	M	Values: - Yes - incase of invocation, cancellation, closed - No
32	remarkparta	eBG Remarks if any	1000	Alphanumeric	O	eBG Remarks if any
33	event	Bank Guarantee events	NA	This will be a pre-defined list of values.	M	Values: - Issuance - Amendment - Renewal - Partial Invocation - Invocation - Cancellation - Closure - Court injunction

34	expiry_date	Expiry date of the eBG	10	Date format (yyyy- MM-dd)	O	Expiry date of the eBG
35	claimexpirydate	Claim expiry date of the eBG	10	Date format (yyyy- MM-dd)	O	Claim expiry date of the eBG
36	contractrefno	Vendor Contract Reference Number	50	Alphanumeric	O	Vendor Contract Reference Number
37	vendorcode	Vendor Code	50	Alphanumeric	O	Vendor Code
38	IndtIsfreetxt1	Flexi field 6*	100	Alphanumeric	O	Flexi field 6
39	IndtIsfreetxt2	Flexi field 7*	100	Alphanumeric	O	Flexi field 7
40	IndtIsfreetxt3	Flexi field 8*	100	Alphanumeric	O	Flexi field 8
41	IndtIsdtvalue4	Flexi field 9*	NA	Date format (yyyy- MM-dd)	O	Flexi field 9
42	IndtIsdtvalue5	Flexi field 10*	NA	Date format (yyyy- MM-dd)	O	Flexi field 10

* Any key information of the eBG shared by bank

E-stamp Section - This is an optional section

43	state	State	2	Varchar	M	This will be a list of State code values provided by NeSL
44	firstparty	First Party Name	40	Alphanumeric	M	This is the name of the first party in the debt agreement
45	secondparty	Second Party Name	40	Alphanumeric	M	This is the name of the second party in the debt agreement
46	stampDutyAmount	Stamp Duty Amount	19	Numeric (16,2)	M	This is the value of the stamp duty amount of the debt agreement. This should be greater than Rs.10/-
47	considerationPrice	Consideration Price	19	Numeric (16,2)	M	The total value of the debt/contract
48	descriptionofDocument	Description of Document	100	Alphanumeric	M	This is the description of the document

49	stampdutyPaidby	Stamp duty Paid by	100	Alphanumeric	M	This is the name of the person who is paying the stamp duty. Ideally this should have the name of the first party or the second party
50	articleCode	Article Code	4	Numeric	M	The article code based on the type of the debt needs to be passed. The list of article codes for each state will be provided by NeSL
51	firstPartyPin	First Party pincode	6	Numeric	Conditional Mandatory	This is the pincode of the first party in the debt agreement, currently mandatory for West Bengal (WB) & Madhya Pradesh (MP) states.
52	secondPartyPin	Second Party pincode	6	Numeric	Conditional Mandatory	This is the pincode of the second party in the debt agreement, currently mandatory for West Bengal (WB) & Madhya Pradesh (MP) states.
53	firstPartyOVDType	Officially valid document type	20	This will be a pre-defined list of values.	Conditional Mandatory.	This is the OVD type of the first party in the debt agreement, currently mandatory for West Bengal (WB) Values • panno • driving license • voter id • passport • others (For legal entity either PAN or NeSL allotted UIN applicable)

54	firstPartyOVDValue	Officially valid document ID value	30	Alphanumeric	Conditional Mandatory.	The value of the corresponding first party ovd type in the debt agreement, currently mandatory for West Bengal (WB)
55	secondPartyOVDType	Officially valid document type	20	This will be a pre-defined list of values.	Conditional Mandatory.	This is the OVD type of the second party in the debt agreement, currently mandatory for West Bengal (WB) Values • panno • driving license • voter id • passport • others (For legal entity either PAN or NeSL allotted UIN applicable)
56	secondPartyOVDValue	Officially valid document ID value	30	Alphanumeric	Conditional Mandatory.	The value of the corresponding second party ovd type in the debt agreement, currently mandatory for West Bengal (WB)
Security section - This is an optional section						
57	loanno	Debt/Contract reference number	30	Alphanumeric	M	Debt/Contract reference number is mandatory
58	dscfscrt	Description of security	300	Alphanumeric	M	Description of security
59	asstyp	Assets type	NA	This is a list of value	M	Values: • Movable • Immovable • Intangible • Not Classified

60	typofchrg	Type of Charge created	NA	This is a list of value	M	Values: • Mortgage • Hypothecation • Charge • Assignment • Pledge • Lien • Negative Lien • Guarantee • Others • Not Classified
61	assetid	Asset ID	20	Alphanumeric	M	Asset ID
Document Details Section						
62	docData	Document data/value	NA	Alphanumeric	M	Base64 encoded value of PDF document
63	dde_sbmtr_txnid	DDE Submitter Transaction ID	50	Alphanumeric + Special characters	M	The issuing bank submitter transaction ID as part of the DDE API request.
64	executed_dt	DDE executed timestamp	NA	Date/Time YYYY-MM-DD HH:MM:SS	M	DDE executed timestamp

Response Payload:

Success response :

```
{
  "txn_id": "ABCD1234",
  "response_code": "1",
  "response_msg": "Success",
  "party_dtls": [{
    "name": "Singh Contractors Ltd",
    "ovdtype": "panno",
    "ovdid": "AAACA0003B",
    "reltoctrct": "debtor",
    "bucode": "",
    "doi": "2005-10-18",
    "emlid": "*****",
    "cntctno": "*****",
    "lglenstn": "Private Ltd",
    "reg_addr": "510, Himalaya House, 79, Palton Road, 400001, Mumbai",
    "reg_pin": "400001",
    "comm_addr": "510, Himalaya House, 79, Palton Road, 400001, Mumbai",
  }]
```

```

        "comm_pin": "400001",
        "enttyfreetxt1": "",
        "enttyfreetxt2": "",
        "enttyfreetxt3": "",
        "enttydtvalue4": "",
        "enttydtvalue5": ""
    },
    {
        "name": "NPD Pvt Ltd",
        "ovdtype": "panno",
        "ovdid": "AAACA0005B",
        "reltocntrct": "Beneficiary",
        "bucode": "",
        "doi": "2015-10-18",
        "emlid": "*****",
        "cntctno": "*****",
        "lglnstn": "Private Ltd",
        "reg_addr": "5, Himalaya House, 79, Palton
Road, 400001, Mumbai",
        "reg_pin": "400002",
        "comm_addr": "5, Himalaya House, 79, Palton
Road, 400001, Mumbai",
        "comm_pin": "400002",
        "enttyfreetxt1": "",
        "enttyfreetxt2": "",
        "enttyfreetxt3": "",
        "enttydtvalue4": "",
        "enttydtvalue5": ""
    },
    {
        "name": "ABC Bank",
        "ovdtype": "panno",
        "ovdid": "AAACA0005B",
        "reltocntrct": "Creditor",
        "bucode": "",
        "doi": "2010-10-18",
        "emlid": "*****",
        "cntctno": "*****",
        "lglnstn": "Private Ltd",
        "reg_addr": "15, Himalaya House, 79, Palton
Road, 400001, Mumbai",
        "reg_pin": "400002",
        "comm_addr": "15, Himalaya House, 79, Palton
Road, 400001, Mumbai",
        "comm_pin": "400002",
        "enttyfreetxt1": "",
        "enttyfreetxt2": "",
        "enttyfreetxt3": "",
        "enttydtvalue4": "",
        "enttydtvalue5": ""
    }
}],

```

```

"loandtls": [{
  "loanno": "EBG006",
  "snctnamt": "3000000.00",
  "ntrofcrdt": "Financial",
  "fundtyp": "Non-Fund",
  "currofsanc": "INR",
  "crdtsubtyp": "GRNT",
  "fcltynm": "Issuance of eBG",
  "toutstndamt": 20000.00,
  "currofdebt": "INR",
  "isacctclosed": "NO",
  "remarkparta": "",
  "event": "Issuance",
  "expiry_date": "2028-07-09",
  "claimexpirydate": "",
  "contractrefno": "TNDR001",
  "vendorcode": "VC0001",
  "lndtlsfreetxt1": "",
  "lndtlsfreetxt2": "",
  "lndtlsfreetxt3": "",
  "lndtlsdtvalue4": "",
  "lndtlsdtvalue5": ""
}],
"estampdtls": [{
  "state": "KA",
  "firstparty": "ABC Bank Ltd",
  "secondparty": "Singh Contractors Ltd",
  "considerationPrice": "100000",
  "stampDutyAmount": "200",
  "stampdutyPaidby": "Singh Contractors Ltd",
  "articleCode": "1073",
  "descriptionofDocument": "Bank Guarantee",
  "firstPartyPin": "767892",
  "secondPartyPin": "65783"
}],
"scrtydtls": [{
  "loanno": "EBG006",
  "dscofscrty": "FDs and lien on current account",
  "asstyp": "Not classified",
  "typofchrg": "Mortgage",
  "assetid": "ABC123"
}],
"documentdtls": [{
  "docData": "----Base64 encoded string value ---",
  "dde_sbmr_txnid": "2023648446033773",
  "executed_dt": "2023-01-02 19:10:30"
}]
}

```

Failure response :

```
{
  "txn_id" : "ABCD1234",
  "response_code" : "ER001",
  "response_msg" : "Not an Authorised user."
}
```

Response JSON:

NeSL will digitally sign the unencrypted response payload using NeSL's private certificate.

```
{
  "sessionId" : "ghegjskjakjkJAKJaksdsdghjhg",
  "ciphertext" :
  "hdgydfryewtysYFAYSGYDFGDGSGAgashdegfgdgGuarogfjdzsyugiirur,
  "digisign" :
  "sdjgfjksdfjwelhrowernsdfbsdkljfjasb2dklbfSDLfSDL;
  fsdlfsdklfbksdbfsdklfbksdfbksdbf;sdfwsehrowkfbsdkfbsdkfbsdkl"
}
```

Session ID	The session ID is a randomly generated value. This session ID will be encrypted using RSA algorithm using Client's public certificate and the encrypted session ID will be passed as part of the response payload
ciphertext	NeSL will encrypt the response json object using a 32-bit unencrypted session ID as the key using AES algorithm with CBC mode and IV parameter of length 16. IV parameter can be determined by taking the first 16 bytes of the decoded session ID value.
digisign	This is the digital signature value by taking the hash of the unencrypted response json payload. This will be done using the NeSL's private key.

List of error codes :

Sl No	Error code	Error description
1	ER001	Not an Authorised user.
2	ER002	Missing input parameters.
3	ER003	Invalid input parameters.
4	ER004	Duplicate transaction id.
5	ER005	Invalid JSON request.
6	ER006	eBG reference number not found.
7	ER007	Invalid Digital Signature
8	ER008	Unable to process the request
9	ER009	Unable to process the request, since the event status is failed.